

United States Bankruptcy Court
Middle District of Tennessee

In re:
GREGORY KYLE WILLIAMS
Debtor

Case No. 14-04911-MFH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0650-3

User: pjc2460
Form ID: b9i

Page 1 of 2
Total Noticed: 46

Date Rcvd: Jun 24, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2014.

db +GREGORY KYLE WILLIAMS, 6940 HWY 70 S APT 508, NASHVILLE, TN 37221-2299
tr HENRY EDWARD HILDEBRAND, III, OFFICE OF THE CHAPTER 13 TRUSTEE, PO BOX 340019,
NASHVILLE, TN 37203-0019
5539020 ACE CASH, C/O NATIONAL CREDIT ADJUSTERS, PO BOX 30323, HUTCHINSON KS 67504-6999
5539022 ADVANCE AMERICA, PO BOX 3058, SPARTANBURG SC 29304-3058
5539025 +AT & T, C/O EOS CCA, 700 LONGWATER DR, NORWELL MA 02061-1624
5539027 +AT & T, C/O MRS ASSOC, 1930 OLNEY AVE, CHERRY HILL NJ 08003-2016
5539026 AT & T, C/O DIVERSIFIED CONSULTANTS, PO BOX 551268, JACKSONVILLE FL 32255-1268
5539031 +AT T MOBILITY, C/O MRS BPO LLC, 1930 OLNEY AVE, CHERRY HILL NJ 08003-2016
5539033 +BUCKEYE CHECK CASHING, 350 WHITE BRIDGE PIKE, NASHVILLE TN 37209-3227
5539035 CARECENTRIX, PO BOX 277947, ATLANTA GA 30384-7947
5539036 +CASH CITY, 2326 A NOLENSVILLE RD, NASHVILLE TN 37211-2136
5539037 CENTENNIAL MEDICAL, PO BOX 740757, CINCINNATI OH 45274-0757
5539039 +CHECK INTO CASH, 7052 CHARLOTTE PIKE, NASHVILLE TN 37209-4210
5539040 +COMCAST, C/O STELLAR RECOVERY INC, 1327 HIGHWAY 2 WEST, KALISPELL MT 59901-3413
5539043 +EASY CASH SOLUTIONS, 2700 NOLENSVILLE RD, NASHVILLE TN 37211-2219
5539046 +EZ MONEY LOANS, 2700 NOLENSVILLE RD, NASHVILLE TN 37211-2219
5539047 FAST MONEY/CASH CLOUD, ACL 388770, SUITE 8, 8B Amy Close, North Wyong, 2259, AUSTRALIA
5539048 FIRST CLINIC, PO BOX 740776, CINCINNATI OH 45274-0776
5539050 GREAT LAKES, PO BOX 530229, ATLANTA GA 30353-0229
5539052 +KROGER CHECK RECOVERY CENTER, PO BOX 30650, SALT LAKE CITY UT 84130-0650
5539053 +NASHVILLE FIRE DEPT/EMS, C/O Rob Reg Yng, 105 BROADWAY SUITE 300, NASHVILLE TN 37201-2115
5539056 +SPEEDYCASH.COM, C/O Ad Astra Rec, 8918 W 21ST ST. N SUITE 200 MAILBOX: 112,
WICHITA KS 67205-1880
5539057 +TENNESSEE QUICK CASH, 7625 HWY 70 S STE D, NASHVILLE TN 37221-1706
5539058 +TN TITLE LOANS, 402 HWY 46 SOUTH, DICKSON TN 37055-2525
5539059 ++UNITEDCASHLOANS D B A OF TFS CORP, PO BOX 111, MIAMI OK 74355-0111
(address filed with court: UNITED CASH LOANS, 2533 N CARSON ST, CARSON CITY NV 89706)
5539060 +US ATTORNEY GENERAL, US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON DC 20530-0009
5539061 +US DEPT OF ED/GLELST, PO BOX 7860, MADISON WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: PodisBankruptcy@aol.com Jun 25 2014 00:44:52 MARK RICHARD PODIS,

MARK PODIS & ASSOCIATES, 1161 MURFREESBORO RD STE 300, NASHVILLE, TN 37217
5539021 +Fax: 864-336-7400 Jun 25 2014 01:17:53 ADVANCE AMERICA, 3736 ANNEX AVE,
NASHVILLE TN 37209-4375
5539023 +E-mail/Text: bankruptcy@af247.com Jun 25 2014 00:45:44 ADVANCE FINANCIAL,
1901 CHURCH STREET, NASHVILLE TN 37203-2203
5539028 EDI: ICSYSTEM.COM Jun 25 2014 00:43:00 AT & T, C/O IC SYSTEM, PO BOX 64794,
SAINT PAUL MN 55164-0794
5539024 EDI: CINGMIDLAND.COM Jun 25 2014 00:43:00 AT & T, PO BOX 536216, ATLANTA GA 30353-6216
5539030 +EDI: AFNIRECOVERY.COM Jun 25 2014 00:43:00 AT T, C/O AFNI, 1310 MARTIN LUTHER KING DR,
BLOOMINGTON IL 61701-1465
5539029 +E-mail/Text: bknotice@ercccollections.com Jun 25 2014 00:45:23 AT T,
C/O Enhanced Recovery Corp, 8014 BAYBERRY RD, JACKSONVILLE FL 32256-7412
5539032 +EDI: BANKAMER2.COM Jun 25 2014 00:43:00 BANK OF AMERICA, PO BOX 25118,
TAMPA FL 33622-5118
5539038 +EDI: CHASE.COM Jun 25 2014 00:43:00 CHASE, PO BOX 15298, WILMINGTON DE 19850-5298
5539045 EDI: CITICORP.COM Jun 25 2014 00:43:00 EXXMBLCITI, ATTN.: CENTRALIZED BANKRUPTCY,
PO BOX 20507, KANSAS CITY MO 64195
5539034 +EDI: CAPITALONE.COM Jun 25 2014 00:43:00 Capital 1 Bank, ATTN: BANKRUPTCY DEPT.,
PO BOX 30285, SALT LAKE CITY UT 84130-0285
5539041 +EDI: RCSFNBMARIN.COM Jun 25 2014 00:43:00 Credit One Bank, PO BOX 98873,
LAS VEGAS NV 89193-8873
5539042 +EDI: DISCOVER.COM Jun 25 2014 00:43:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
WILMINGTON DE 19850-5316
5539044 +E-mail/Text: bankruptcy@foxcollection.com Jun 25 2014 00:45:18
EMERGENCY MEDICAL CONSULTANTS, C/O FOX COLLECTION CENTER, 456 MOSS TRL,
GOODLETTSVILLE TN 37072-2029
5539049 +E-mail/PDF: bk@worldacceptance.com Jun 25 2014 00:47:49 GENERAL CREDIT CORP,
5416 CHARLOTTE AVE, NASHVILLE TN 37209-3004
5539054 +E-mail/Text: bankruptcy@foxcollection.com Jun 25 2014 00:45:18 RADIOLOGY ALLIANCE,
C/O FOX COLLECTION CENTER, 456 MOSS TRL, GOODLETTSVILLE TN 37072-2029
5539055 +EDI: CONVERGENT.COM Jun 25 2014 00:43:00 REGIONS BANK, C/O CONVERGENT OUTSOURCING,
10750 HAMMERLY BLVD #200, HOUSTON TX 77043-2317
5539062 +E-mail/PDF: bk@worldacceptance.com Jun 25 2014 00:47:49 WORLD ACCEPTANCE CORPORATION,
ATTN: BANKRUPTCY PROCESSING, P O BOX 6429, GREENVILLE SC 29606-6429
5539063 +E-mail/PDF: bk@worldacceptance.com Jun 25 2014 00:47:49 WORLD FINANCE, 5416 CHARLOTTE AVE,
NASHVILLE TN 37209-3004

TOTAL: 19

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5539051 ##+INTEGRITY ADVANCE, 300 CREEK VIEW ROAD, STE 102, NEWARK DE 19711-8547

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2014 at the address(es) listed below:

HENRY EDWARD HILDEBRAND, III hhecf@ch13nsh.com
MARK RICHARD PODIS on behalf of Debtor GREGORY KYLE WILLIAMS PodisBankruptcy@aol.com
US TRUSTEE ustpreion08.na.ecf@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF TENNESSEE

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 6/20/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

GREGORY KYLE WILLIAMS
6940 HWY 70 S APT 508
NASHVILLE, TN 37221

Case Number:
3:14-bk-04911

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-7510

Attorney for Debtor(s) (name and address):

MARK RICHARD PODIS
MARK PODIS & ASSOCIATES
1161 MURFREESBORO RD STE 300
NASHVILLE, TN 37217
Telephone number: 615 399-3800

Bankruptcy Trustee (name and address):

HENRY EDWARD HILDEBRAND III
OFFICE OF THE CHAPTER 13 TRUSTEE
PO BOX 340019
NASHVILLE, TN 37203-0019
Telephone number: 615 244-1101

Meeting of Creditors

Date: **August 5, 2014**

Time: **08:15 AM**

Location: **Customs House, 701 Broadway, Room 100, Nashville, TN 37203**

Language interpretation at the meeting of creditors will be provided at no cost upon request to the Chapter 7, 11, 12, or 13 Trustee AND U.S. Trustee as soon as possible but preferably within seven (7) days after the commencement of the case. Request Forms may be obtained from the U.S. Trustee or under "U.S. Trustee Info" on the Court's website at <www.tnmb.uscourts.gov>.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **11/3/14**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **12/17/14**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/6/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held:

Date: **8/27/14**, Time: **08:30 AM**, Location: **Courtroom 1 2nd Floor Customs House, 701 Broadway, Nashville, TN 37203** if a written objection is filed by 8/5/14. If no objections to value, lien avoidance or the plan are raised at or prior to the meeting of creditors, the plan may be confirmed as unopposed. Notice of plan terms will be provided to all parties after confirmation.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

701 Broadway Room 170
Nashville, TN 37203
Telephone number: 615-736-5584

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

For the Court:

Clerk of the Bankruptcy Court:
MATTHEW T LOUGHNEY

Date: 6/24/14

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim (Official Form B10) can be obtained at the bankruptcy courts web site: http://www.tnmb.uscourts.gov/forms , the United States Court Web Site: http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	